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In the Matter of:

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|---------------|---|--------------------------|
| | : | UNITED STATES BANKRUPTCY |
| | : | COURT |
| | : | DISTRICT OF NEW JERSEY |
| JAMES O. MUAU | : | HONORABLE: SLM |
| | : | CASE NO. 15-31183 |
| Debtor. | : | CHAPTER 13 |

**OBJECTION TO APPLICATION FOR EARLY TERMINATION OF LOSS
MITIGATION PERIOD**

I, Russell L. Low, being of full age, hereby certify the following:

1. On September 12, 2016 Nationstar Mortgage, LLC filed a Request to Terminate the Loss Mitigation Period.
2. A request to extend the Loss Mitigation Period was granted on July 12, 2016.
3. The Loss Mitigation Period terminates on November 8, 2016.
4. Therefore, the request to terminate the Loss Mitigation period should be denied to allow the debtor time to produce the missing documents.
5. I certify that the foregoing statements made by me are true.

Dated: September 15, 2016

/s/ Russell L. Low